WHEREAS, on August 17, 2004, Larry E. Ford and wife, Carol A. Ford, executed a certain deed of trust to First America, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for IndyMac Bank, F.S.B., A Federally Chartered Savings Bank, its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2068 at Page 375; and

WHEREAS, said Deed of Trust was subsequently assigned to Federal National Mortgage Association by instrument dated August 12, 2015 and recorded in Book 4,029 at Page 619 of the aforesaid Chancery Clerk's office; and

WHEREAS, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated September 11, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 4,045 at Page 334; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on November 5, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

The following described land and property situated in the county of DeSoto, state of Mississippi, being more particularly described as follows, to wit:

Lot 215, Section A, Holly Hills Subdivision, in Section 30, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 10, Pages 34 and 35, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Source of Title; Book 207 Page 697 (recorded 9/6/88)

APN: 10893001000215.00

7/01/2004 10:40:49 (Amanda Smith)

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 7th day of October, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive, Suite B-202 Flowood, MS 39232 (601)981-9299 5767 Redbud Cove, Horn Lake, MS 38637 14-010592GW, Publication Dates: October 15, 22, 29, 2015

WHEREAS, on October 25, 2010, James D. Davis, Jr. and wife Wendy H. Davis as tenants by the entirety with full rights of survivorship and not as tenants in common, executed a certain deed of trust to Liberty Title, LLC, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Flagship Financial Group, LLC, its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,236 at Page 134; and

WHEREAS, said Deed of Trust was subsequently assigned to Ocwen Loan Servicing, LLC, by instrument dated August 11, 2015 and recorded in Book 4,032 at Page 449 of the aforesaid Chancery Clerk's office; and

WHEREAS, Ocwen Loan Servicing, LLC, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated August 24, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 4035 at Page 768; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Ocwen Loan Servicing, LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on November 5, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

The land referred to herein below is situated in the County of DeSoto, State of Mississippi, and is described as follows:

Lot 129, Section B, Parcel 4, Central Park Neighborhood PUD, situated in Section 29, Township 1 South, Range 7 West, City of Southaven, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 68, Page 19, in the office of the chancery clerk of Desoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 8th day of October, 2015.

Shapiro & Massey, LLC

SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

1865 Winners Circle North Southaven, MS 38671 15-013213GW

Publication Dates: October 15, 22, 29, 2015

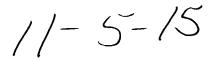
NOTICE OF SUBSTITUTED TRUSTEE'S SALE

WHEREAS, on the 21st day of May, 2003, CHARLES B. JONES and wife MARY L. JONES, executed a Deed of Trust to D.B. BRIDGFORTH, Trustee, for the benefit of JERRY H. JONES and wife, CAROLYN P. JONES, which Deed of Trust is recorded in Trust Deed Book 1728, Page 308, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, CAROLYN P. JONES, Individually and as the Administratrix of the JERRY H. JONES ESTATE, is the holder of the note and subsequently appointed MARY LEE WALKER BROWN of Walker, Brown, & Brown, P.A., as Substituted Trustee on the 22nd day of September, 2015, by instrument recorded in Real Estate Deed of Trust Book 4047, Page 107, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, default has been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the holder of said indebtedness having requested the undersigned Substituted Trustee to execute the trust and sell said land in accordance with the terms and conditions of said Deed of Trust,

NOW, THEREFORE, I, Mary Lee Walker Brown, Substituted Trustee, under the terms and provisions of and by virtue of the authority conferred upon me in said Deed of Trust, will on Thursday, the 5th day of November, 2015, offer for sale at public outcry and sell within legal hours at the East Front door of the County Courthouse in Hernando, DeSoto County, Mississippi, to the highest and best bidder for cash, the lands lying and being situated in DeSoto County, Mississippi, described more particularly as follows, towit:



Lot 8, 1st Revised, Plunk's Industrial Center, situated in Section 25, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 53, Pages 18-20, in the office of the Chancery Clerk of DeSoto County, Mississippi

I will sell and convey only such interest as is vested in me as Substituted Trustee.

WITNESS my signature this 1st day of October, 2015.

Mary Lee Walker Brown,

Substituted Trustee,

MSB # 4662

Publish 4 Times: October 8, 15, 22, and 29

WHEREAS, on May 17, 2000, Michael W. Humphrey and Tracy G. Humphrey, as joint tenants, executed a certain deed of trust to Davis Law Firm, Trustee for the benefit of Bank of Yorba Linda, a division of BYL Bank Group, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1220 at Page 0593 and Confirmed in Chancery Cause No 14-cv2495; and

WHEREAS, Deutsche Bank Trust Company Americas f/k/a Bankers Trust Company, as Trustee for Saxon Asset Securities Trust 2000-2, Mortgage Loan Asset Backed Certificates, Series 2000-2, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated January 22, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 4,044 at Page 600; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Deutsche Bank Trust Company Americas f/k/a Bankers Trust Company, as Trustee for Saxon Asset Securities Trust 2000-2, Mortgage Loan Asset Backed Certificates, Series 2000-2, the legal holder of said indebtedness and confirmed in Chancery Cause No 14-cv2495, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on November 5, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

LOT 15, DEER CREEK SUBDIVISION, SECTION A, IN SECTION 7, TOWNSHIP 3, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 57, PAGE 35, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI AND TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 1st day of October, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

1290 Biloxi Street Hernando, MS 38632 13-008338GW

Publication Dates: October 8, 15, 22, 29, 2015

11/5/15

SUBSTITUTE TRUSTEE'S SALE

Default having been made in the payment of the debts and obligations secured to be paid in a certain Deed of Trust executed on April 21, 2008 by Jeffrey Lynn Moore to Cathy Stone, Trustee as same appears of record in the Clerk of Chancery Court of DeSoto County, Mississippi in Book 2,887, Page 208, the beneficiary being First South Financial Credit Union. Subsequently Brittan Webb Robinson or Lisa N. Stanley was appointed substitute trustee in Book 4,034, Page 622; and the owner of the debt secured having requested the undersigned to advertise and sell the property described in and conveyed by said Deed of Trust, all of said indebtedness having matured by default in the payment of a part thereof, at the option of the owner, this is to give notice that Brittan Webb Robinson or Lisa N. Stanley will on Thursday, November 5, 2015 commencing at 11:00 a.m. at the east front door of the Courthouse in Hernando, DeSoto County, Mississippi, and proceed to sell at public outcry to the highest and best bidder for cash, the following described property to wit:

Lot 1380, Section C, DeSoto Village Subdivision, as shown on plat of record in Section 33, Township 1 South Range 8 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 10, Pages 3-8, in the Chancery Court Clerk's Office of DeSoto County, Mississippi.

Property address: 6230 Somerset Dr., Horn Lake, MS 38637

All right and equity of redemption, Statutory and otherwise, homestead and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but Brittan Webb Robinson or Lisa N. Stanley will sell and convey only as substitute trustee.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Substitute Trustees, Brittan Webb Robinson or Lisa N. Stanley Stone, Higgs & Drexler, P.C. 200 Jefferson Avenue, Suite 1000 Memphis, TN 38103 901-528-1111

Our File: 15-02659

Publication dates: Thursdays, Oct. 15, 22, 29

WHEREAS, on September 24, 2010, Matthew D. Barbre, a single person, executed a certain deed of trust to Jeffrey Wagner, Trustee for the benefit of Wells Fargo Bank, N.A., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,223 at Page 386; and

WHEREAS, Wells Fargo Bank, N.A. has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated May 28, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,991 at Page 119; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Wells Fargo Bank, N.A., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on November 5, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 106, Southbranch Subdivision, Section B, situated in Section 25, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 89, Page 38-42, in the office of the Chancery Clerk of Desoto County, Mississippi.

This is the same property conveyed to Matthew D. Barbre at Warranty Deed recorded 9/19/2008 in Book 593, Page 674 with the Chancery Clerk's Office in Desoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 2nd day of October, 2015.

Shapiro & Massey/LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

7550 Wisteria Drive Olive Branch, MS 38654 15-012482GW

Publication Dates: October 8, 15, 22, 29, 2015

WHEREAS, on August 29, 1997, Roma Y. Howard executed a certain deed of trust to Robert P. O'Hara and/or E. Stephen White, Trustee for the benefit of First National Mortgage Corporation which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 0931 at Page 0108; and

WHEREAS, said Deed of Trust was subsequently assigned to Bank of New York as Trustee for the Certificate Holders of CWMBS 2004 R1 by instrument dated December 17, 2007 and recorded in Book 2,845 at Page 178 of the aforesaid Chancery Clerk's office; and

WHEREAS, The Bank of New York Mellon as Trustee for the CWMBS, Inc., CWMBS Reperforming Loan REMIC Trust Certificates, Series 2004-R1 being one and the same as New York Mellon as Trustee for the CWMBS, Inc., CWMBS Reperforming Loan REMIC Trust Certificates, Series 2004-R1 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated September 9, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 4,048 at Page 485; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, The Bank of New York Mellon as Trustee for the CWMBS, Inc., CWMBS Reperforming Loan REMIC Trust Certificates, Series 2004-R1, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on November 5, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 3077, Section O, Southaven West Subdivision, situated in Section 26, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 5, Pages 12-13, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 8th day of October, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

1767 Northfield Drive Southaven, MS 38671 15-013793BE

Publication Dates: October 15, 22 and 29, 2015 11-5.2015

WHEREAS, on October 22, 2007, Ronnie Hugh Noe and Tracy A. Noe, husband and wife, executed a certain deed of trust to CloseTrak, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for United Wholesale Mortgage, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,812 at Page 593 and re-recorded in Book 2,828 at Page 123; and

WHEREAS, said Deed of Trust was subsequently assigned to Nationwide Advantage Mortgage Company by instrument dated January 19, 2015 and recorded in Book 3,930 at Page 293 of the aforesaid Chancery Clerk's office; and

WHEREAS, Nationwide Advantage Mortgage Company has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated September 15, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 4,048 at Page 717; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Nationwide Advantage Mortgage Company, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on November 5, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 12, Section C, Pap's Place Subdivision, located in Section 23, Township 3 South, Range 7 West, DeSoto County, Mississippi as shown on plat of record in Plat Book 70, Page 3, in the office of the Chancery Clerk, DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being all or part of the same property conveyed to Grantor(s) herein as shown in Warranty Deed of record in Book 515, Page 308 in said Register's Office.

Parcel Number: 3.07.6.23.02.0.00012.00

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 9th day of October, 2015.

Shapiro & Massey, LLC

SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

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4556 Holly Springs Road Hernando, MS 38632 15-013807BE

Publication Dates: October 15, 22 and 29, 2015